

**Figure 1**

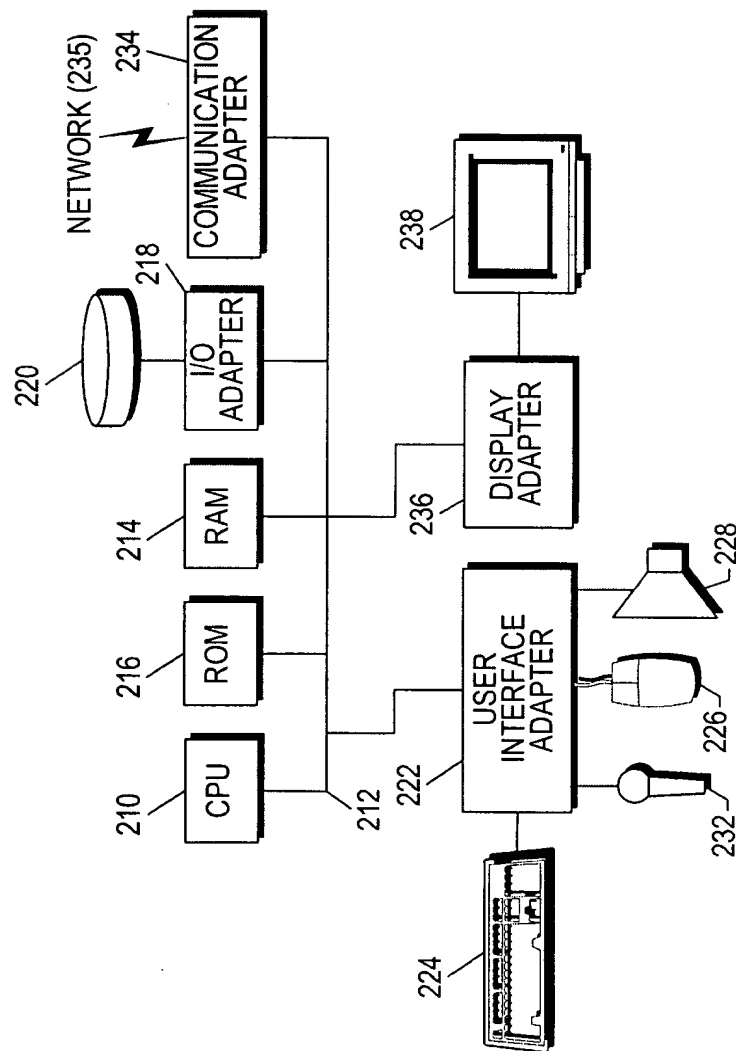
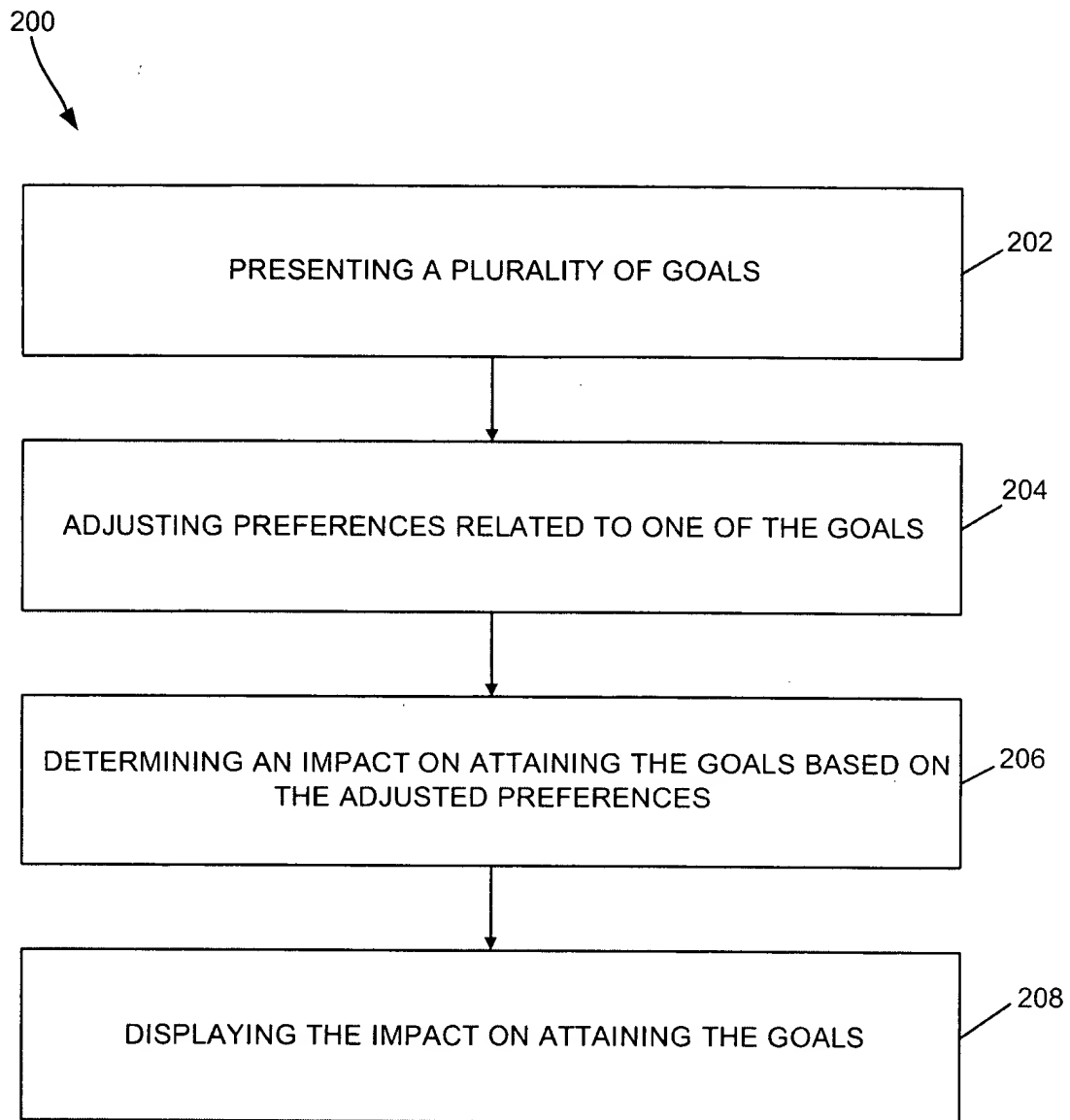
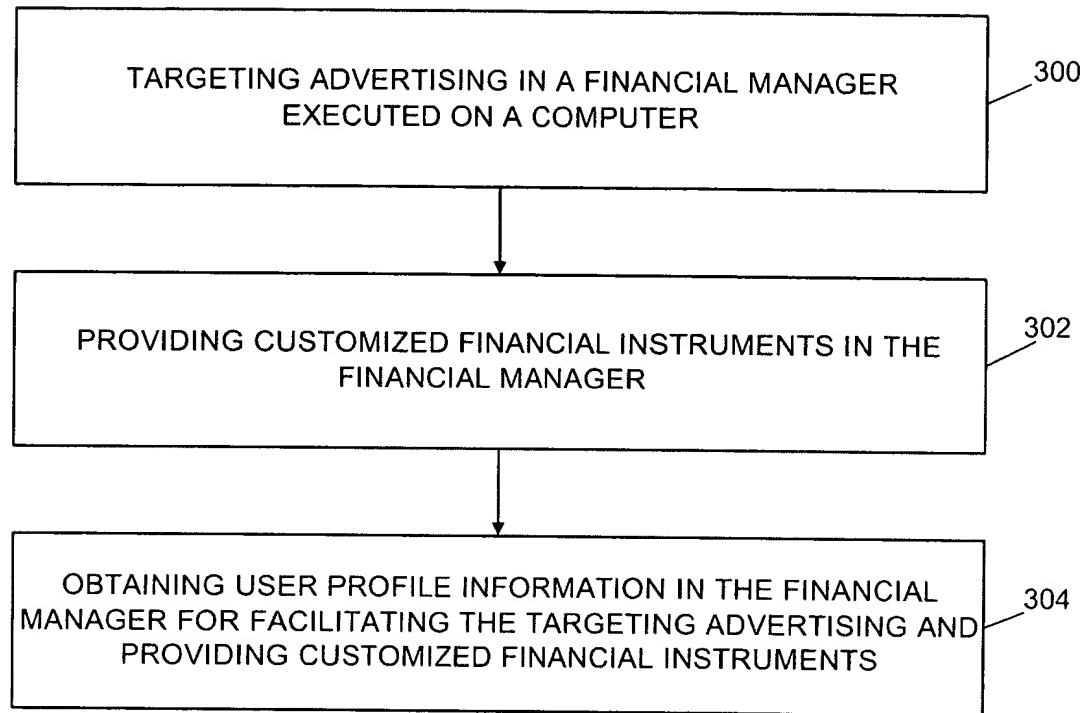


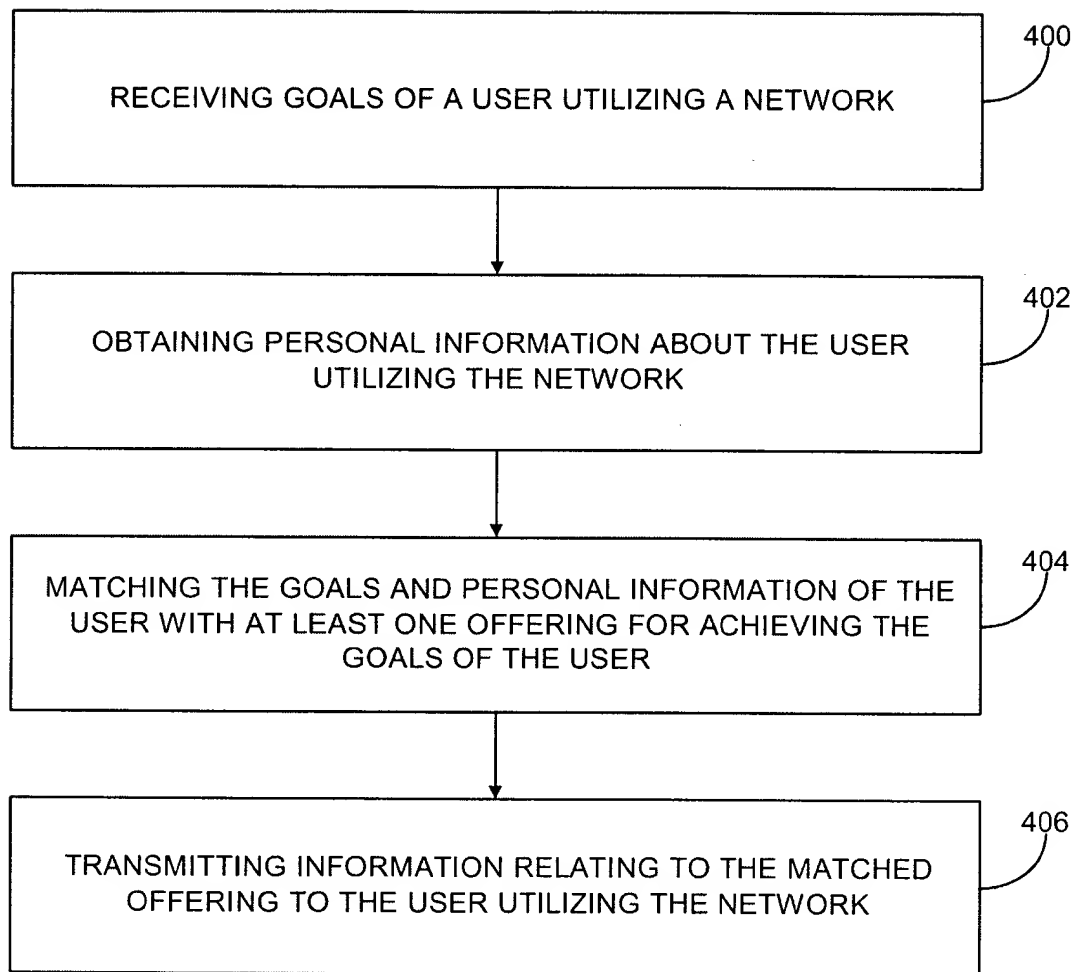
Figure 2



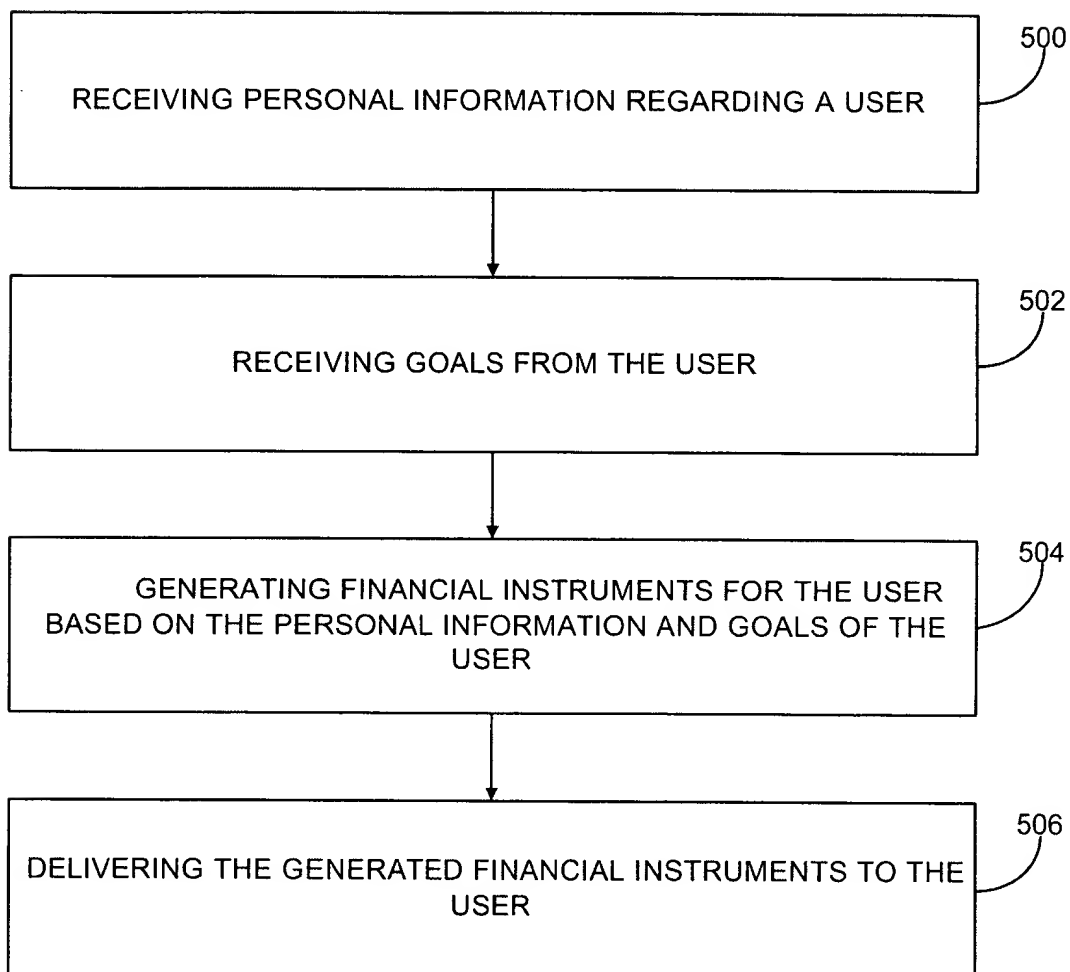
**Figure 2A**



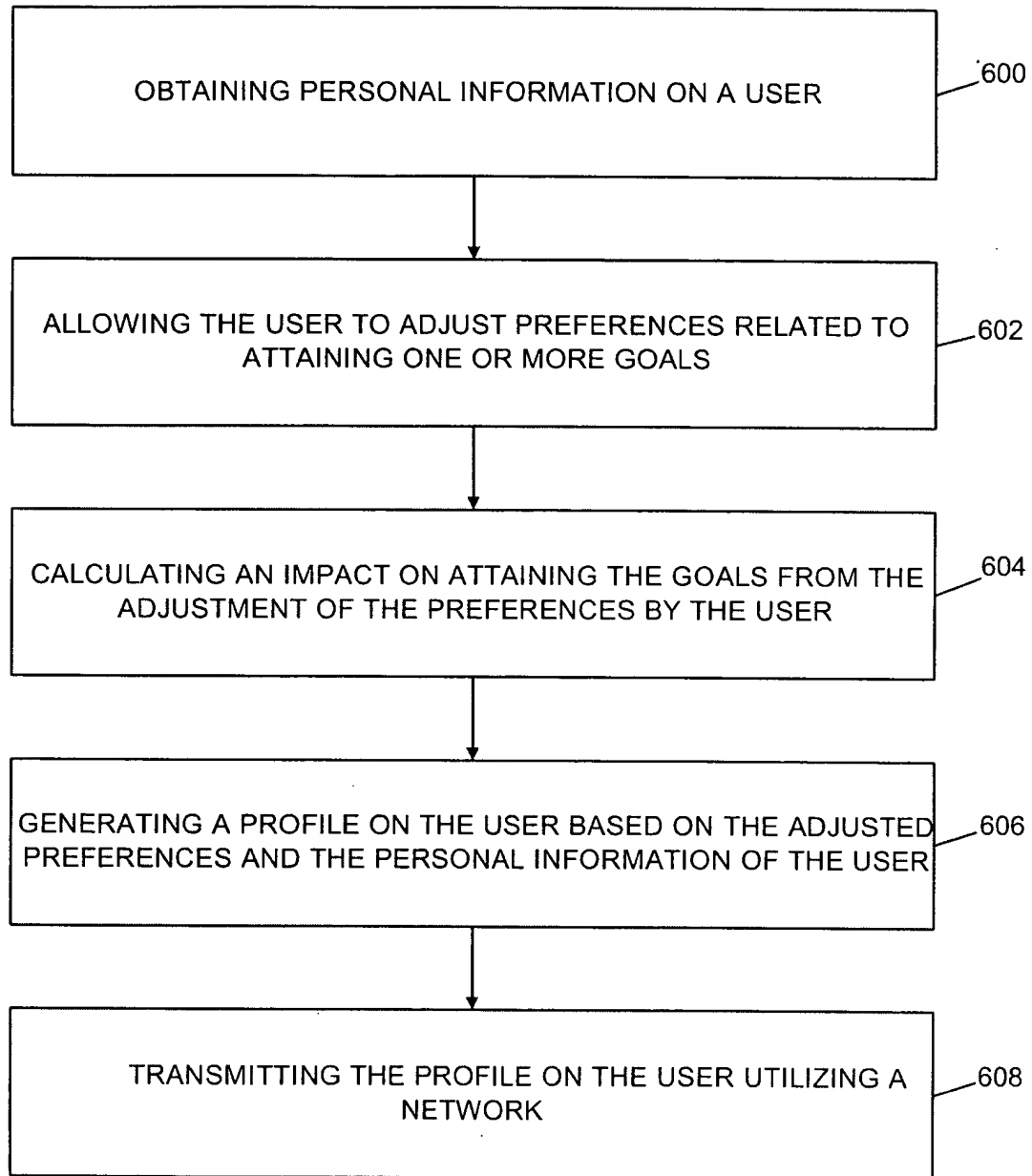
**Figure 3**



**Figure 4**



**Figure 5**



**Figure 6**

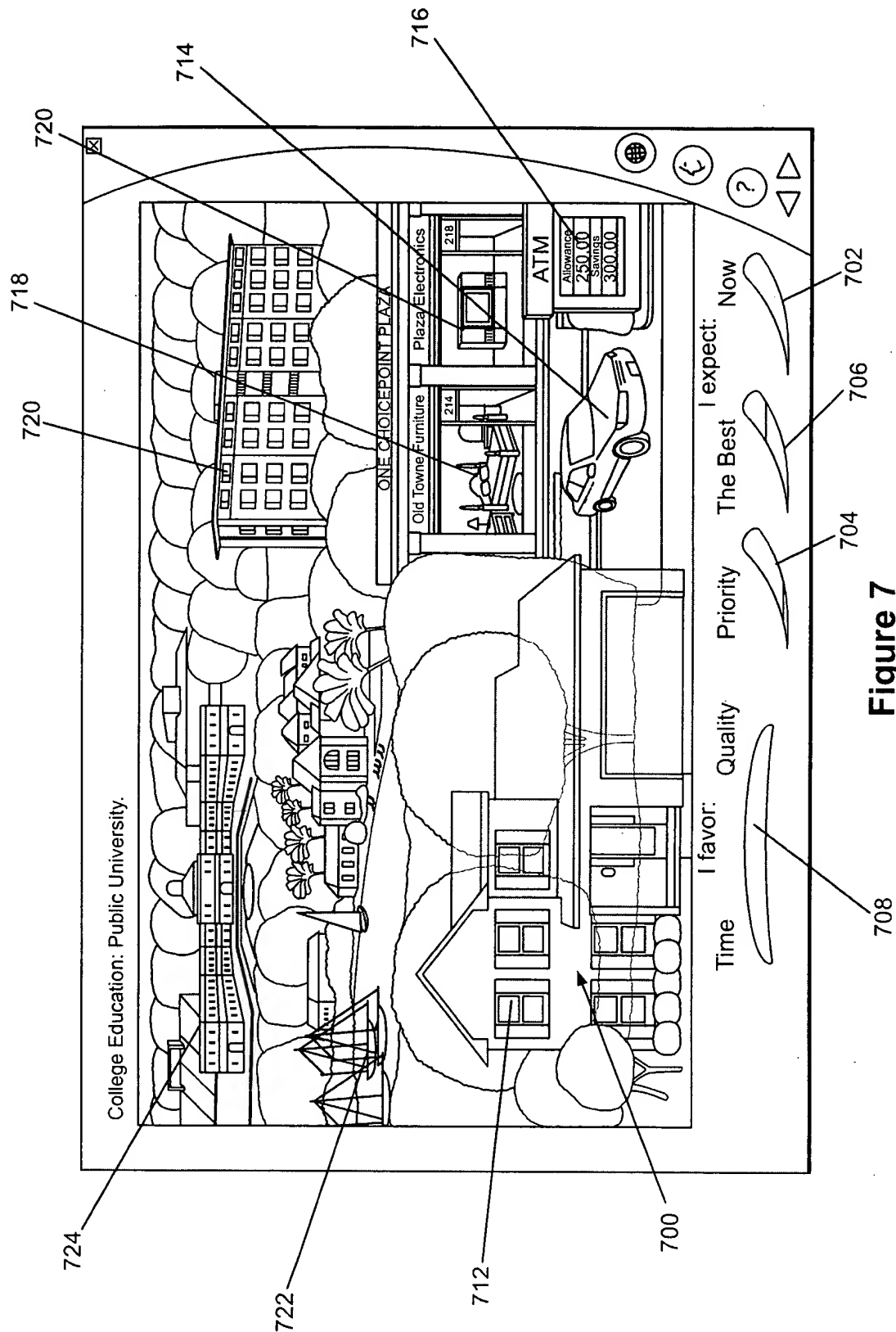


Figure 7



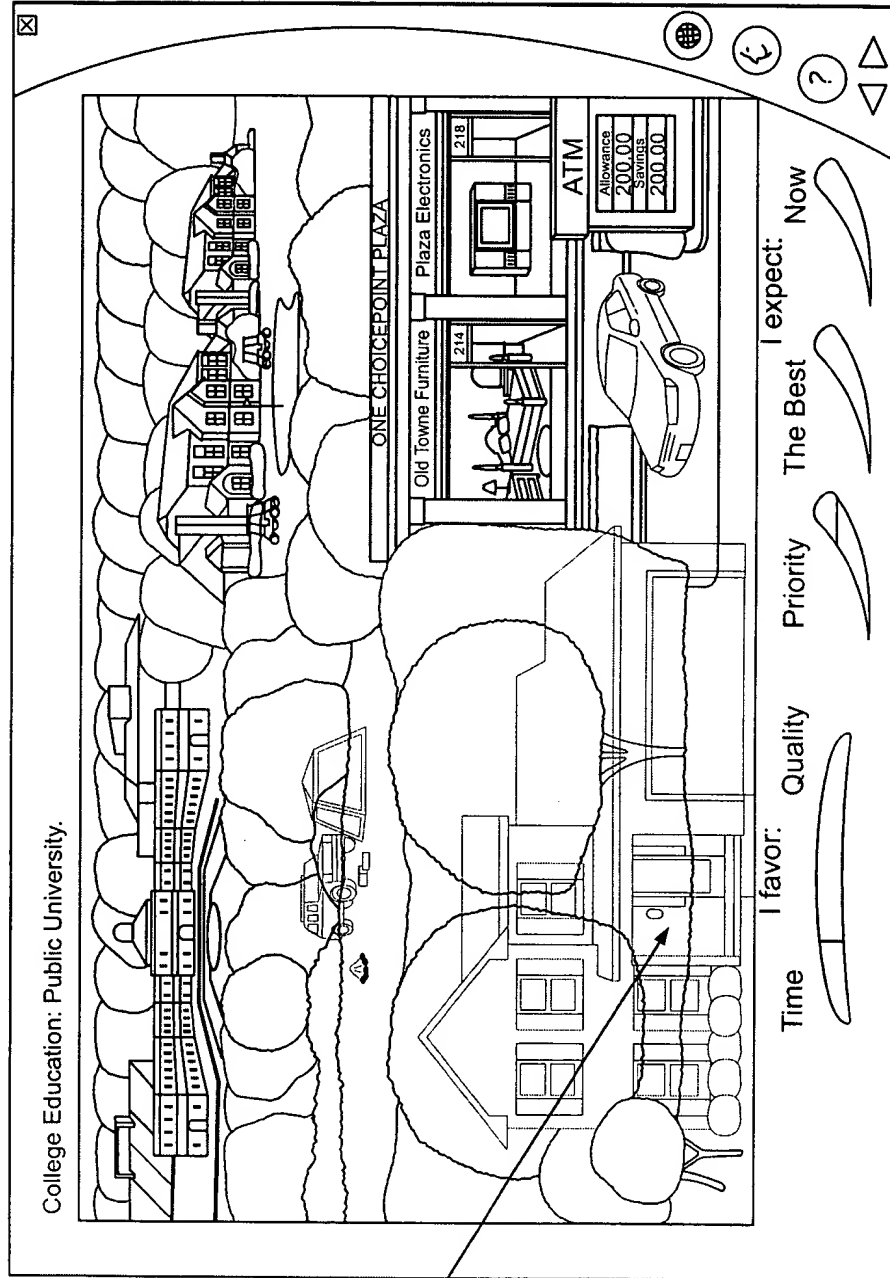


Figure 8

712

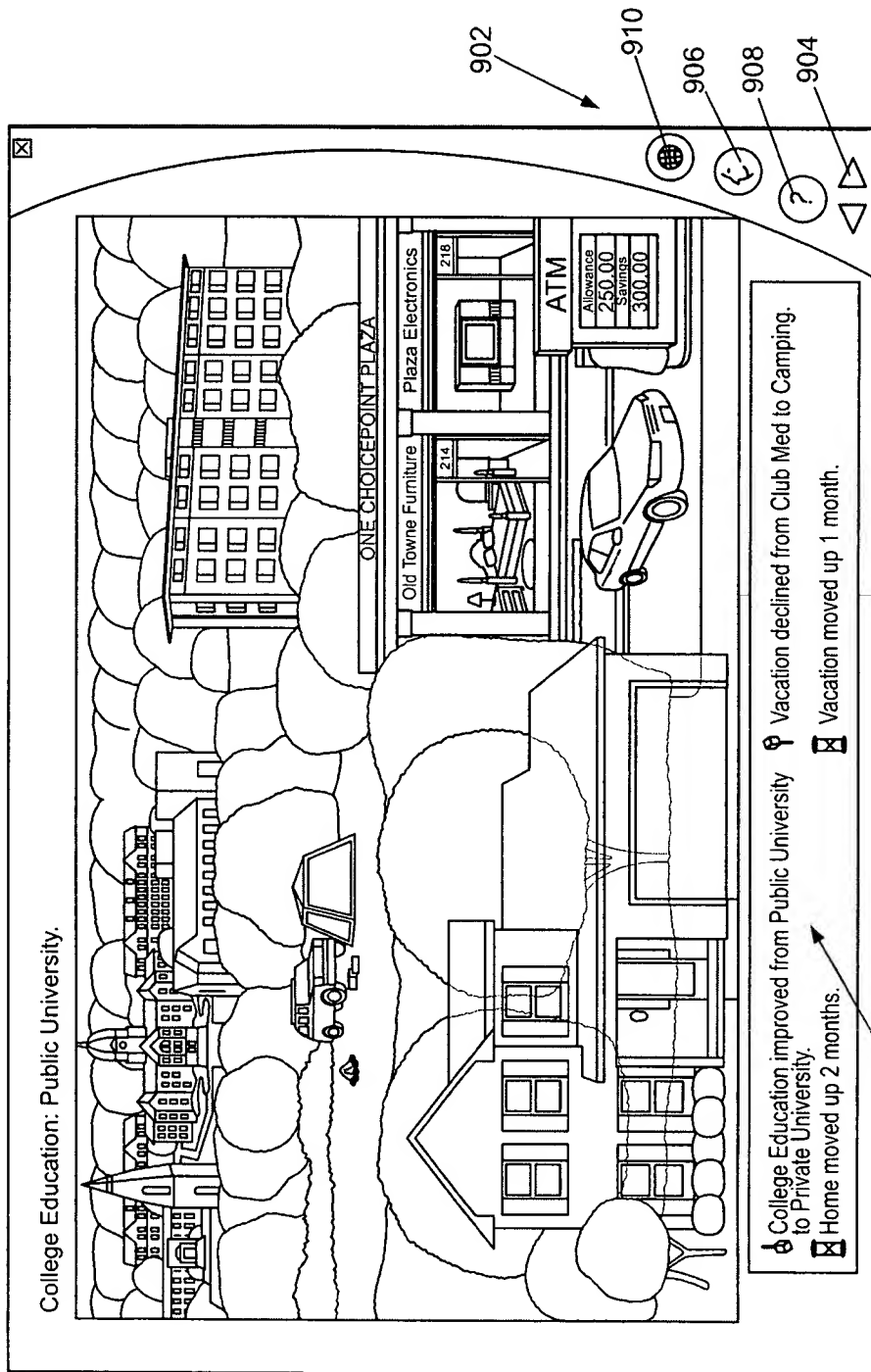


Figure 9

1000

Financial Assumptions

Current Salary: 70000.00 1002

Expected Rate of Increase: 5% 1004

Rate of Return on Savings: 8% 1006

Risk Tolerance: Medium 1008

Calculation Date: 1999 1010

Expected Inflation Rates: 1012

- College Education: 8%
- Toys: 1%
- Allowance: 3%
- Retirement: 6%
- Savings: 3%
- Furniture: 2%
- Home: 8%
- Automobile: 6%
- Vacation: 4%

1014

Figure 10

1100

Personal Profile

Name

Steven Roberts

Age

31

City of Residence

Northbrook (60062)

Marital Status

Married

Housing Status

Rent

Income

\$70,000.00

Number of Children

2

Standard Profiles

Executive Suburban Family

Upscale Suburban Family

Upscale White-Collar Couple

Elite Super-Rich Family

Upscale Urban Couple

Upwardly Mobile Single

Elite Urban Single

Bohemian Single

Ethnically Mixed Urban Single

College Town Single

Select the profile that most closely matches your lifestyle.

Figure 11

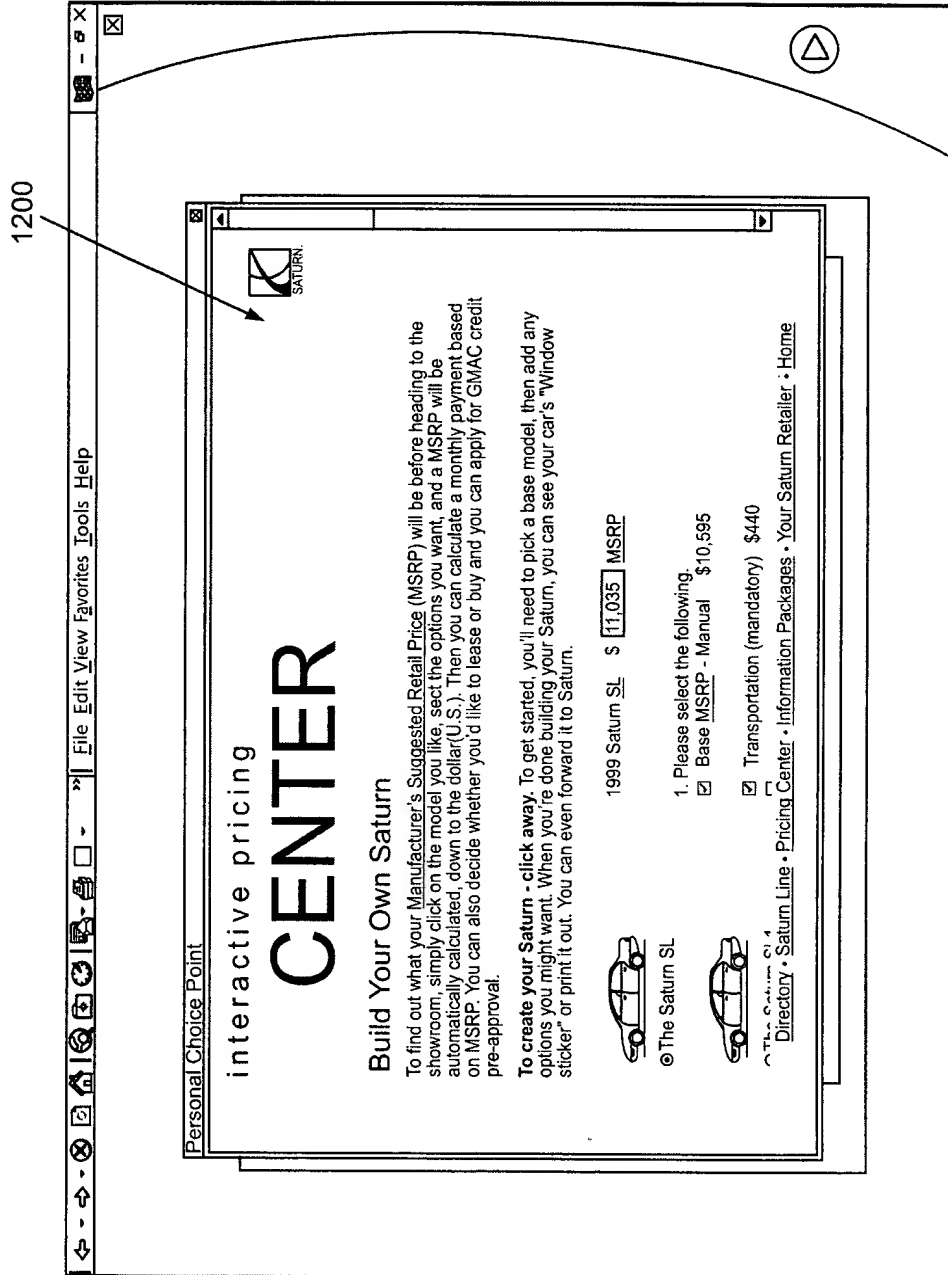


Figure 12

1202

Personal Choice Point

(This MSRP does not include retailer installation charges.)

☒ Armrest \$99

☐ Block Heater \$53

☐ Convenience Net \$58

☒ Drivers Side Vanity Mirror \$9

☐ Front End Cover \$130

☐ Car Cover \$196

☒ Security System \$205

☒ Touch Up Paint \$4

☐ CD Charger \$520

☐ Removable Roof Rack \$200

☐ Fork Bike Attachment \$60

☐ Upright Bike Attachment \$90

☐ 4 pr. Ski/Snowboard Attachment \$100

☐ Front Wheel Holder \$31

☐ Cable Lock \$21

☐ Splash Guards (front) \$30

☐ Splash Guards (rear) \$29

☐ All-Season Rubber Floor Mats (front) \$40

☐ All-Season Rubber Floor Mats (rear) \$30

See your window sticker

Erase and start over

Directory • Saturn Line • Pricing Center • Information Packages • Your Saturn Retailer • Home

Figure 12A

Automobile Personal Choice Point	
1999 SL - MANUAL	Exterior Color: none Interior Color: none
<b>STANDARD EQUIPMENT</b>	<b>Manufacturer's Suggested Retail Price \$10595</b>
-1.9I SOHC 8-VALVE ENGINE	
-5-SPEED MANUAL TRANSMISSION	
-HYDRAULIC CLUTCH	
-SEQUENTIAL-PORT FUEL INJECT.	
-STAINLESS STEEL EXHAUST	
-MAINTENANCE-FREE BATTERY	
-POWER BRAKES w/FRONT DISC	
-INDEPEND. 4-WHEEL SUSPENSION	
-LUBE-FOR-LIFE SUSPENSION	
-DENT-RESISTANT EXTER. PANELS	
-175/70R14 RADIAL TIRES	
-STYLED FULL WHEEL COVERS	
-COMPACT RADIAL SPARE TIRE	
-DRIVER-SIDE EXTERIOR MIRROR	
-HALOGEN HEADLAMPS	
-TINTED GLASS/WINDSHIELD	
-TACHOMETER & TRIP ODOMETER	
-RECLINING FRONT BUCKET SEATS	
-INTEGRAL FRONT HEADRESTS	
-FOLD-DOWN REAR SEATS (60/40)	
-ADJUSTABLE STEERING COLUMN	
	<b>Air Conditioning</b>
	<b>ABS &amp; Traction Control</b>
	<b>Right Side Mirror</b>
	<b>Carpeted Front and Rear Floor Mats</b>
	<b>AM/FM Cassette w/Equalizer</b>
	960
	695
	40
	60
	420

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### Figure 12B

1206

Automobile

1208

Option Range

1204

Toyota Camry

BMW 540i

Saturn

1222

Add

Delete

1224

Option Desirability

1214

Costs

1210

Insurance \$770/Yr

Gasoline \$220/Yr

Maintenance \$400/Yr

Oil Changes \$140/Yr

Car Washes \$120/Yr

Preferred Replacement Schedule:

1212

5

Years

1216

Preferred Insurance Provider:

Allstate

1218

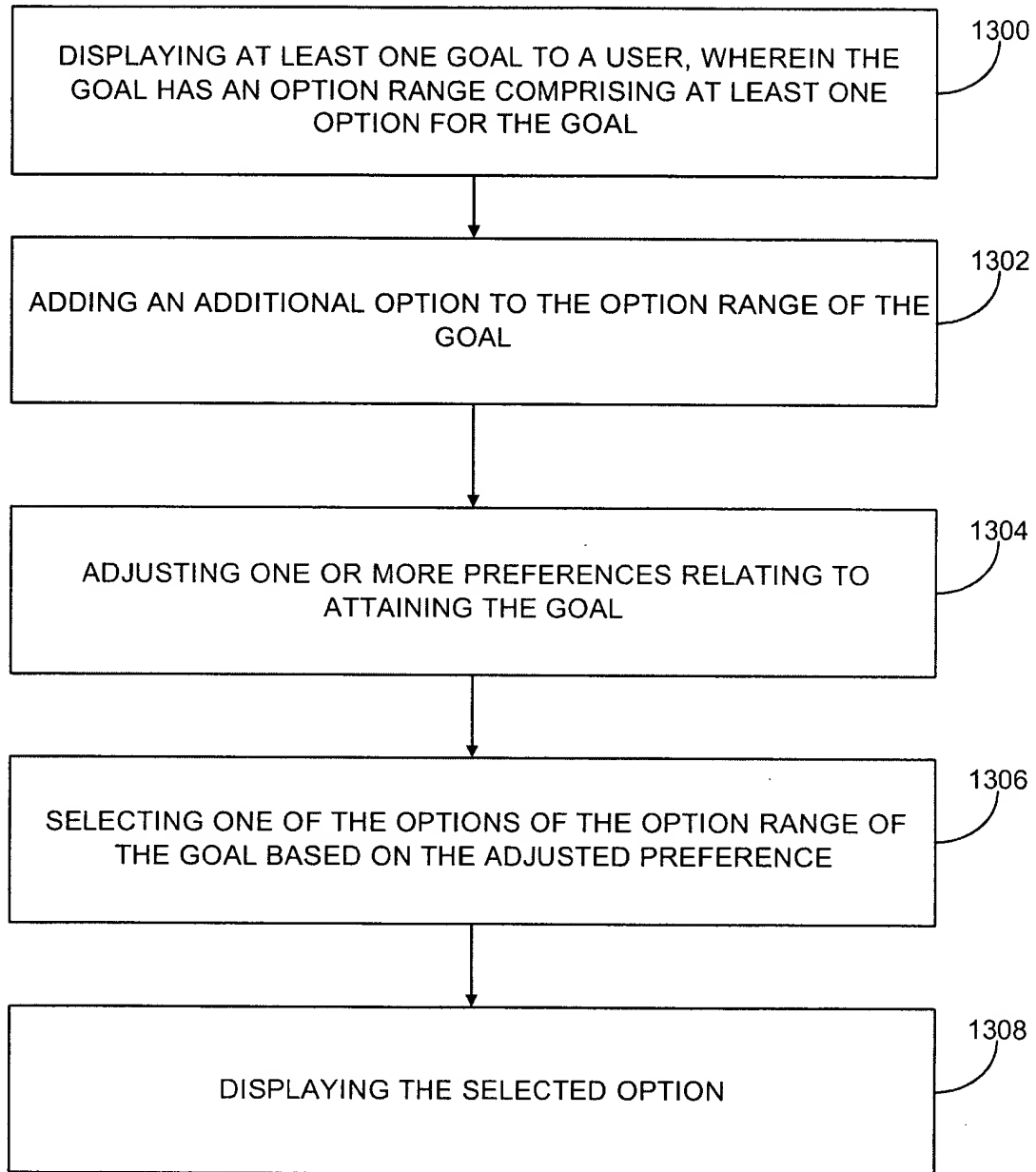
Preferred Options

Air Conditioning (\$960), ABS & Traction Control (\$695), Right-Side Mirror (\$40), Carpeted Front and Rear Floor Mats (\$60), AM/FM Cassette w/Equalizer (\$420), Armrest (\$99), Block Heater (\$53), Convenience Net (\$58), Driver's Side Vanity Mirror (\$9), Front End Cover (\$130), Car Cover (\$196), Security System (\$205), CD Charger

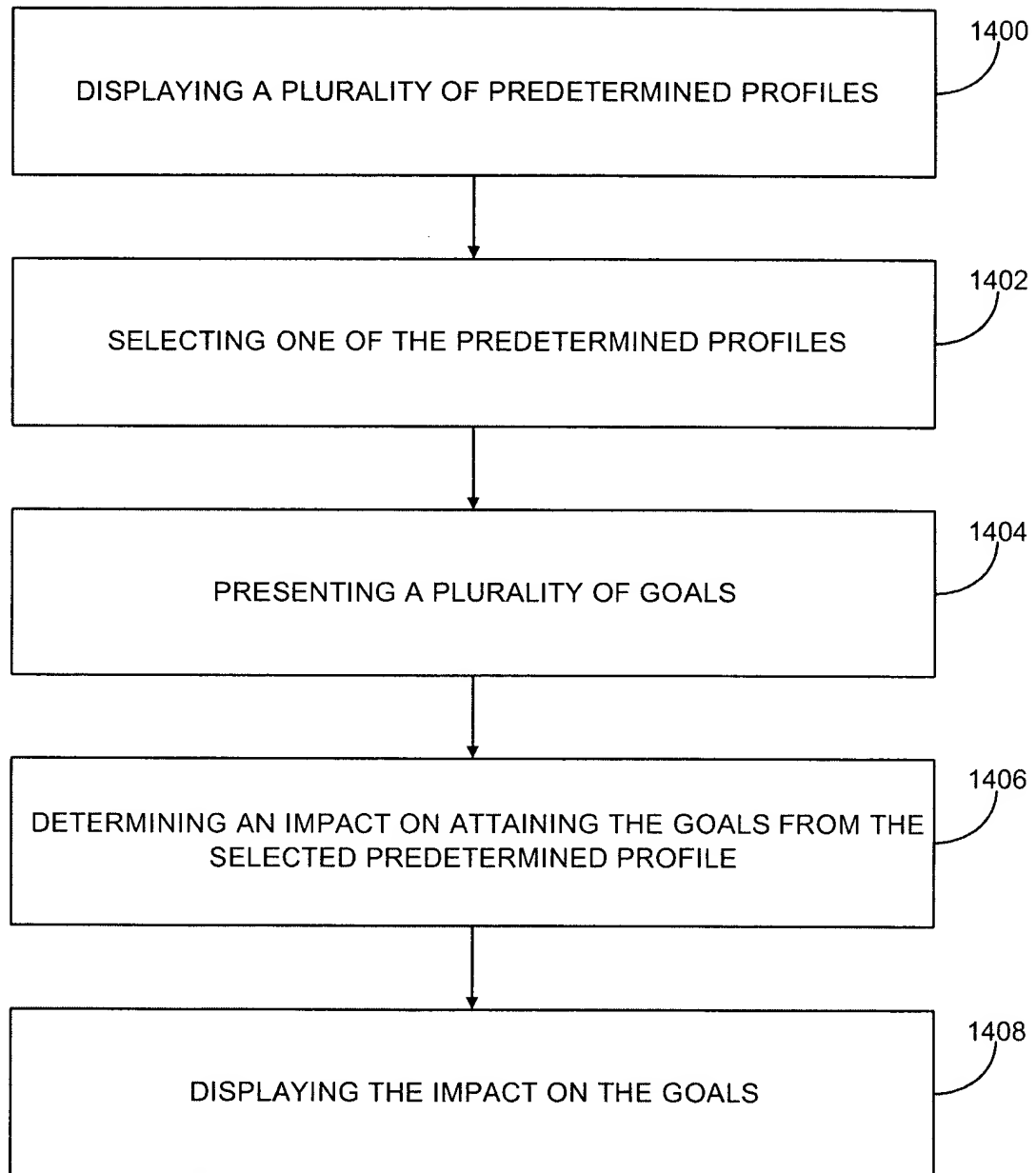
1220

Figure 12C





**Figure 13**



**Figure 14**